



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

8012 TRN S X ST01

Account Number:
1 575 2444 8345
Statement Period:
Oct 15, 2020
through
Nov 13, 2020



000096579 01 SP 000638633892799 E
THOMAS L FLACK
310 MARKET ST APT 710
SAN DIEGO CA 92101-6971



To Contact U.S. Bank

By Phone: 1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet: usbank.com

NEWS FOR YOU

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INFORMATION YOU SHOULD KNOW

Effective November 9, 2020 the "**Your Deposit Account Agreement**" booklet and "**Consumer Pricing Information**" document will include several updates and may affect your rights.

The main updates to note in the revised "**Your Deposit Account Agreement**" booklet sections and sub sections, include:

- Throughout the document, references to the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.
- In section "Withdrawal Rights, Ownership of Account, and Beneficiary Designation", sub section "Joint Account - With Survivorship", clarification on ownership type.
- In the "Dormant Accounts and Escheat" and "Time Deposit" sections, clarification on the state permitted process and cost structure for escheatment.
- Update to section "Types of Transactions", sub section "Account Access at Automated Teller Machines" regarding: You may access your Home Equity Line of Credit or Personal Line of Credit for balance inquiries and making a payment to the respective line of credit at the ATM. Customers with a Debit or ATM card that have accessed a Home Equity Line of Credit or a Personal Line of Credit through the expanded card access feature, cash withdrawals/advances and transferring from the Home Equity Line of Credit or Personal Line of Credit is no longer allowed.

The main updates to note in the revised "**Consumer Pricing Information**" document include:

- Mobile app availability added to free credit score access¹.
- Clarification on:
 - Preferred rates (with autopay) on new auto loans, home equity loans, and other personal loans.
 - Preferred rates on home equity lines of credit.
- Clarification on escheatment cost as permitted by state.

Starting November 9th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

¹ Free credit score access, Alerts and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank online banking customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the Alert functionality. The free VantageScore® credit score from TransUnion® is for educational purposes only and not used by U.S. Bank to make credit decisions.



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Uni-Statement

Account Number:
 1 575 2444 8345
 Statement Period:
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 through
 Nov 13, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2444-8345

Account Summary

Beginning Balance on Oct 15	\$	95.23	Number of Days in Statement Period	30
Deposits / Credits		1,402.69	Average Account Balance	\$ 253.53
Card Withdrawals		871.08-		
Checks Paid		271.00-		
Ending Balance on Nov 13, 2020	\$	355.84		

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 16	Electronic Deposit REF=202900126839000Y00 PROV CR Microsoft*Xbox	From ADJUSTMENT PROV CR Mi5911111111	\$ 49.99
Oct 19	Debit Purchase Ret - VISA Microsoft*Xbox	On 101620 Redmond WA REF # 74204290290001709308 US1	4.99
Oct 26	Electronic Deposit REF=203000049970380N00	From CHECK N GO 80076910588800005744	100.00
Oct 28	Visa Direct	PAYPAL*Flack Tho 5310281101	29.71
Nov 3	Federal Benefit Deposit REF=203030099400610N00	From SSA TREAS 310 XXSOC SEC 9031736039 0474A S	1,043.00
Nov 13	Electronic Deposit REF=203180042716400N00	From Cash Aisle 8332782016FP00000008	175.00
Total Deposits / Credits			\$ 1,402.69

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-6697

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 15	Debit Purchase - VISA RYAN BROTHER COF	On 101420 SAN DIEGO CA REF # 24040480289400179000708	\$ 13.46-
Oct 15	Debit Purchase - VISA WHISKEY GIRL	On 101320 SAN DIEGO CA REF # 24000970288623601853027	25.86-
Oct 16	Debit Purchase 827246	MTS San Diego CA On 101620 MAESTERM REF 827246	1.25-
Oct 16	Debit Purchase - VISA PAPA JOHN'S#3390	On 101420 619-230-2100 CA REF # 24445000289500374839011	32.29-
Oct 19	Recurring Debit Purchase Microsoft*Xbox	On 101720 msbill.info WA REF # 24204290290000579463 US1	1.00-
Oct 19	Debit Purchase - VISA MICROSOFT*XBOX	On 101820 MSBILL.INFO WA REF # 24430990292400320006357	4.99-
Oct 19	Debit Purchase 037145	RALPHS #0123 101 SAN DIEGO CA On 101620 ILNKILNK REF 029102037145	11.39-
Oct 20	Debit Purchase - VISA WHISKEY GIRL	On 101820 619-2361616 CA REF # 24000970293652402127706	23.55-
Oct 28	Debit Purchase 803665	MTS San Diego CA On 102820 MAESTERM REF 803665	1.25-
Oct 29	Recurring Debit Purchase YAHOO *PlusSupp	On 102920 800-361-5610 VA REF # 24692160303100697501 US1	4.99-
Oct 29	Debit Purchase - VISA RYAN BROTHER COF	On 102820 SAN DIEGO CA REF # 24040480303400173001209	6.65-
Oct 29	Debit Purchase 850308	RALPHS #0123 101 SAN DIEGO CA On 102820 ILK1TERM REF 030300850308	10.86-
Nov 2	Debit Purchase - VISA TELEMAINIA	On 103120 877-771-4262 NV REF # 24034810305000002825911	29.99-
Nov 3	Debit Purchase - VISA WHISKEY GIRL	On 110120 619-2361616 CA REF # 24000970307727802479859	24.55-
Nov 3	Debit Purchase - VISA TELEMAINIA	On 103120 855-8558255 NV REF # 24016790307900016923939	29.99-
Nov 3	ATM Withdrawal	US BANK EAST VIL SAN DIEGO CA Serial No. 005591094842SLT4V533	30.00-



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2444-8345

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-6697

Date	Description of Transaction	Ref Number	Amount
Nov 4	Recurring Debit Purchase Amazon Prime*286	On 110320 Amzn.com/bil WA REF # 24692160308100428922 US1	8100428922 6.45-
Nov 4	Recurring Debit Purchase WWE NETWORK 5122	On 110320 WATCH.WWE.CO NY REF # 24492150308637098546 US1	8637098546 9.99-
Nov 6	Debit Purchase - VISA TELEMAINIA	On 110420 855-8558255 NV REF # 24016790310900017326525	0900017326 29.99-
Nov 6	Debit Purchase - VISA ATT*BILL PAYMENT	On 110520 800-288-2020 TX REF # 24692160310100163134552	0100163134 140.00-
Nov 9	Debit Purchase - VISA CKE*IKES PLACE S	On 110620 SAN DIEGO CA REF # 24445000312000684895093	2000684895 9.16-
Nov 9	Recurring Debit Purchase GOOGLE*SCOPELY I	On 110720 INTERNET CA REF # 24013080313080081753 US1	3080081753 19.99-
Nov 9	Debit Purchase - VISA GOOGLE*SCOPELY I	On 110720 INTERNET CA REF # 24013080313080089242508	3080089242 19.99-
Nov 9	Debit Purchase - VISA GOOGLE*SCOPELY I	On 110720 INTERNET CA REF # 24013080314080165554205	4080165554 19.99-
Nov 9	Debit Purchase 035481	RALPHS #0 101 G SAN DIEGO CA On 110720 MAESTERM REF 035481	21.64-
Nov 9	Debit Purchase - VISA TELEMAINIA	On 110620 877-771-4262 NV REF # 24034810312000000011523	2000000011 29.99-
Nov 9	Debit Purchase - VISA TELEMAINIA	On 110620 877-771-4262 NV REF # 24034810312000000011630	2000000011 29.99-
Nov 9	Debit Purchase - VISA FLOYDS 99 - MARK	On 110720 SAN DIEGO CA REF # 24692160313100849550970	3100849550 34.00-
Nov 9	Debit Purchase - VISA Google	On 110820 650-2530000 CA REF # 24204290313002039084057	3002039084 99.99-
Nov 10	Debit Purchase - VISA FanDuel	On 110920 800-475225 NY REF # 24906410314106798663250	4106798663 10.00-
Nov 10	Debit Purchase - VISA WHISKEY GIRL	On 110820 619-2361616 CA REF # 24000970314765302956084	4765302956 24.55-
Nov 10	Debit Purchase - VISA TELEMAINIA	On 110920 877-771-4262 NV REF # 24034810315000000011108	5000000011 29.99-
Nov 12	Debit Purchase - VISA GOOGLE* Scopely	On 111220 650-2530000 CA REF # 24204290317001178664030	7001178664 19.99-
Nov 13	Debit Purchase 911810	RALPHS #0123 101 SAN DIEGO CA On 111220 ILNKILNK REF 031800911810	1011121857 13.31-
Nov 13	Debit Purchase - VISA DOUBLE DEUCE	On 111120 619-4506522 CA REF # 24000970317781002660170	7781002660 17.24-
Nov 13	Debit Purchase - VISA FYF*FROMYOUFLOWE	On 111220 800-838-8853 CT REF # 24692160317100841605521	7100841605 32.76-

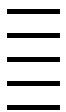
Card 6697 Withdrawals Subtotal \$ **871.08-**

Total Card Withdrawals \$ **871.08-**

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 0.00	\$ 36.00
Less: Refunds*		\$ 36.00-
TOTAL	\$ 0.00	\$ 0.00

A "refund" is a non-automated credit applied to your account at any time.

*Refunds are only reported under "Year To Date" because refunds that are processed in the current period may be related to fees originally assessed in a prior period.



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(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2444-8345

Checks Presented Conventionally

<i>Check</i>	<i>Date</i>	<i>Ref Number</i>	<i>Amount</i>
1033	Nov 4	8653640134	271.00

Conventional Checks Paid (1) \$ 271.00-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Oct 15	55.91	Oct 28	164.88	Nov 6	613.42
Oct 16	72.36	Oct 29	142.38	Nov 9	328.68
Oct 19	59.97	Nov 2	112.39	Nov 10	264.14
Oct 20	36.42	Nov 3	1,070.85	Nov 12	244.15
Oct 26	136.42	Nov 4	783.41	Nov 13	355.84

Balances only appear for days reflecting change.

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